



Order Filed on January 30, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Ronald I. LeVine, Esq.  
210 River Street, Suite 11  
Hackensack, New Jersey 07601  
Attorney for Debtors, Carmelo Scalia  
and Stella Ann Scalia

In Re:

CARMELO SCALIA and  
STELLA ANN SCALIA,  
  
Debtors.

Case No.: 17-25081-VFP

Chapter: 13

Judge: Vincent F. Papalia

Hearing Date: January 11, 2023

**ORDER ON MOTION TO CANCEL AND DISCHARGE MORTGAGES, LIENS, SECURITY  
AGREEMENTS, ASSIGNMENT OF RENTS, AND UCC FILINGS HELD BY THE PROVIDENT BANK**

The relief set forth on the following page numbered two (2) through eight (8) is hereby  
**ORDERED**

**DATED: January 30, 2023**

  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

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**Debtor:** Carmelo and Stella Ann Scalia  
**Case No.:** 17-25081-VFP  
**Caption:** Order on Motion to Cancel Discharge Mortgages, Liens, Security Agreements, Assignments of Rents, and UCC Filings Held by The Provident Bank

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The debtors having filed a Motion to Cancel and Discharge Mortgages, Liens, Security Agreements and UCC Filings Held by The Provident Bank, and the Court having considered any objections filed, it is hereby,

**ORDERED**, that the Debtors' motion is granted, and the Mortgages, Liens, Security Agreements, and UCC Filings below are hereby cancelled, voided, and/or discharged of record and a certified or exemplified copy of this Order shall be recorded by the Clerk or Register of Deeds with whom the original mortgage or lien was recorded.

Description of Real Property:

Location (Street Address): 77 Humphrey Avenue, Bayonne, NJ 07002

Description of Mortgage/Judgment Lien:

- a. Original Mortgage/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: March 27, 2011
- c. Date of Recordation: May 12, 2011
- d. Place of Recordation: Hudson County
  - i. Mortgage Book: 17702
  - ii. Page: 906
- e. Original Principal Balance of Mortgage/Lien: \$500,000.00

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgage/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: December 17, 2003
- c. Date of Recordation: March 1, 2004
- d. Place of Recordation: Hudson County
  - i. Document Type: Mortgage
  - ii. Mortgage Book: 11127

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**Debtor:** Carmelo and Stella Ann Scalia  
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- iii. Page: 108
- e. Original Principal Balance of Mortgage/Lien: \$200,000.00

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: December 17, 2003
- c. Date of Recordation: March 1, 2004
- d. Place of Recordation: Hudson County
- i. Document Type: Commercial Assignment of Leases and Rents
- ii. Mortgage Book: 11127
- iii. Page: 118
- e. Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: December 2, 2005
- c. Date of Recordation: December 28, 2005
- d. Place of Recordation: Hudson County
- i. Document Type: Construction Mortgage Security Agreement and Fixture Filing
- ii. Mortgage Book: 138919
- iii. Page: 310
- e. Original Principal Balance of Mortgage/Lien: \$500,000.00

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**Debtor:** Carmelo and Stella Ann Scalia  
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Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgage/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: December 2, 2005
- c. Date of Recordation: December 28, 2005
- d. Place of Recordation: Hudson County
  - i. Document Type: Assignment of Leases Rentals and Profits
  - ii. Mortgage Book: 13819
  - iii. Page: 329
- e. Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgage/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: February 7, 2007
- c. Date of Recordation: February 20, 2007
- d. Place of Recordation: Hudson County
  - i. Document Type: Commercial Assignment of Leases and Rents
  - ii. Mortgage Book: 15527
  - iii. Page: 334
- e. Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

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Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: February 1, 2011
- c. Date of Recordation: February 12, 2011
- d. Place of Recordation: Hudson County
  - i. Document Type: Mortgage and Note Modification Agreement
  - ii. Mortgage Book: Releases 661
  - iii. Page: 105
- e. Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: April 27, 2011
- c. Date of Recordation: May 12, 2011
- d. Place of Recordation: Hudson County
  - i. Document Type: Mortgage and Security Agreement
  - ii. Mortgage Book: 17702
  - iii. Page: 915
- e. Original Principal Balance of Mortgage/Lien: 110,000.00

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

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Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: February 7, 2007
- c. Date of Recordation: May 12, 2011
- d. Place of Recordation: Hudson County
  - i. Document Type: Commercial Assignment of Leases and Rents
  - ii. Mortgage Book: 17702
  - iii. Page: 924
- e. Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: N/A
- c. Date of Recordation: September 23, 2016
- d. Place of Recordation: Hudson County
  - i. Document Type: Lis Pendens
  - ii. Mortgage Book: Lis Pendens 484
  - iii. Page: 258
- e. Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

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Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: N/A
- c. Date of Recordation: December 28, 2005
- d. Place of Recordation: Hudson County
  - i. Document Type: UCC-1 - 2996
  - ii. Mortgage Book: N/A
  - iii. Page: N/A
- e. Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: N/A
- c. Date of Recordation: December 28, 2010
- d. Place of Recordation: Hudson County
  - i. Document Type: UCC-3 Continuation 20101228110024020
  - ii. Mortgage Book: N/A
  - iii. Page: N/A

Original Principal Balance of Mortgage/Lien: N/A

Description of Real Property:

Location (Street Address): 165 Mallory Avenue, Jersey City, NJ 07304

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: The Provident Bank
- b. Date of Mortgage/Lien: N/A
- c. Date of Recordation: October 9, 2015

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d. Place of Recordation: Hudson County

i. Document Type: UCC-3 Continuation 20151009110020350

ii. Mortgage Book: N/A

iii. Page: N/A

Original Principal Balance of Mortgage/Lien: N/A

And it is FURTHER ORDERED that The Provident Bank shall vacate the foreclosure judgment in its foreclosure action, docket no. F-23153-16, dismiss the foreclosure case and discharge its lis pendens filed in Book 484 Page 258 of Hudson County.

<p><b>NOTE TO RECORDING OFFICER: THIS ORDER MUST BE CERTIFIED BY THE BANKRUPTCY COURT WITH THE APPROPRIATE SEAL BEFORE IT MAY BE RECORDED</b></p>
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